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UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY

In re:

CHAPTER 7
CASE NO.: 11-42200 (KCF)

WAYNE DRAGER, and
CHRISTINE DRAGER,

Hearing Date: April 23, 2012

Debtors.

**CERTIFICATION OF FILING
AND PROOF OF SERVICE**

On this date, the undersigned, as counsel for H&R Block Bank, caused the Declaration of Michael A. Richards, and Brief in opposition to Debtors' motion for sanctions, to be electronically filed with the Clerk of the Bankruptcy Court.

On this date, and pursuant to D.N.J. LBR 7005-1(b), the following parties were served with the above-referenced opposition pleadings through the Court's Notice of Electronic Filing at the e-mail addresses which each participant has designated with the Clerk of the Court to receive notice:

Andrea Dobin, Esq.
(Chapter 7 Trustee)
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John Zimnis, Esq.
(Attorney for Debtors)
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I declare under penalty of perjury that the foregoing is true and correct.

/s/ Glenn R Reiser
Glenn R. Reiser

Dated: April 11, 2012